

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Migdalia Espinet
Debtor

Case No. 19-02874-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 21, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:

Recip ID	Recipient Name and Address
db	+ Migdalia Espinet, 137 Maria Lane, Dingmans Ferry, PA 18328-3088
cr	+ Toyota Motor Credit Corporation c/o Toyota Motor C, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
5218592	+ C. Dicosky Medical Group, LLC, 681 Broadway, Paterson, NJ 07514-1421
5338286	+ M.LE.P.O.A., Inc., 103 Lake Drive, Dingmans Ferry, PA 18328-3127
5218600	+ Marcel Lake Estates POA, 103 Lake Dr, Dingmans Ferry, PA 18328-3127
5218604	Mr. Cooper, 9850 Cypress Waters Blvd, Coppell, Texas 75019
5218605	+ Pink Breast Center, 680 Broadway, STE 111, Paterson, NJ 07514-1526
5218606	+ Plaints Twp Ambulance, PO Box 207, Allentown 18105-0207
5218607	+ Pleasantdale Ambulatory Care, 61 Main Street, STE D, West Orange, NJ 07052-5353
5218608	+ RepairClinic, 48600 Michigan Ave., Canton, MI 48188-2240
5218613	+ Toyota Financial Services, 1 Citizens Bank Way, Johnston, RI 02919-1922
5218612	+ Toyota Financial Services, Bankruptcy Department PO Box 5855, 5505 N. Cumberland Ave., Suite 307, Chicago, Illinois 60656-4761
5622178	+ U.S. Bank National Association, as Trustee, c/o Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 21 2025 23:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Feb 21 2025 18:41:00	U.S. Bank National Association, as Trustee for Str, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
5233567	EDI: CAPITALONE.COM	Feb 21 2025 23:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5233567	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 18:49:06	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5218593	+ EDI: CITICORP	Feb 21 2025 23:36:00	Citibank SD, 701 East 60th Street North, Sioux Falls, South Dakota 57104-0432
5218594	+ Email/Text: dylan.succa@commercialacceptance.net	Feb 21 2025 18:41:00	Commercial Acceptance Comp, 2300 Gettysburg Rd STE 102, Camp Hill, Pennsylvania 17011-7303
5218595	+ Email/PDF: creditonebknofications@resurgent.com	Feb 21 2025 18:48:17	Credit One Bank, N.A., 585 Pilot Road, Las Vegas, Nevada 89119-3619
5224544	Email/PDF: resurgentbknofications@resurgent.com	Feb 21 2025 18:48:11	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5218596	Email/PDF: DellBKNotifications@resurgent.com	Feb 21 2025 18:48:52	Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197

5236573	+ EDI: JEFFERSONCAP.COM	Feb 21 2025 23:36:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5218598	+ EDI: HFC.COM	Feb 21 2025 23:36:00	HSBC Bank, ATTN: Bankruptcy Dept, P.O. BOX 4215, Buffalo, New York 14240-4215
5218597	+ EDI: SYNC	Feb 21 2025 23:36:00	Home Depot, Attn: Legal, 2455 Paces Ferry Rd., Atlanta, Georgia 30339-1834
5218597	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 18:48:50	Home Depot, Attn: Legal, 2455 Paces Ferry Rd., Atlanta, Georgia 30339-1834
5242375	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2025 18:48:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5218599	+ Email/Text: libertybk@contfinco.com	Feb 21 2025 18:42:00	Liberty Career Finance, PO Box 8099, Newark, DE 19714-8099
5225565	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 21 2025 18:48:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5218601	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 21 2025 18:41:00	Mercury, Card Services, PO Box 70168, Philadelphia, PA 19176-0168
5218602	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 21 2025 18:48:20	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5218603	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 21 2025 18:42:00	Midland Credit Management, 8875 Aero Drive, Ste 200, San Diego, California 92123-2255
5244337	EDI: PRA.COM	Feb 21 2025 23:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5223061	EDI: PENNDEPTREV	Feb 21 2025 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5223061	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2025 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5218609	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 21 2025 18:42:00	SPS, PO Box 65250, Salt Lake City, Utah 84165-0250
5218899	^ MEBN	Feb 21 2025 18:37:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5218610	+ EDI: SYNC	Feb 21 2025 23:36:00	Synchrony Bank, P O Box 965004, Orlando, Florida 32896-5004
5218610	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 18:48:54	Synchrony Bank, P O Box 965004, Orlando, Florida 32896-5004
5218611	+ EDI: SYNC	Feb 21 2025 23:36:00	TJX Rewards/GEMB, PO Box 530948, Atlanta, Georgia 30353-0948
5218611	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 21 2025 18:49:19	TJX Rewards/GEMB, PO Box 530948, Atlanta, Georgia 30353-0948
5231233	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 21 2025 18:41:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5244719	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2025 18:41:00	U.S. BANK NATIONAL ASSOCIATION, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5222474	+ Email/Text: RASEBN@raslg.com	Feb 21 2025 18:41:00	U.S. Bank National Association, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5240513	EDI: AIS.COM	Feb 21 2025 23:36:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5240513	Email/PDF: ebn_ais@aisinfo.com		

Feb 21 2025 18:49:06

Verizon, by American InfoSource as agent, PO
Box 4457, Houston, TX 77210-4457

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5231343	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5321762	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lauren Berschler Karl	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 lkarl@rascrane.com, lbkarl03@yahoo.com
Lily Christina Calkins	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 logsecf@logs.com, lilychristinacalkins@gmail.com
Mark E. Moulton	on behalf of Debtor 1 Migdalia Espinet markmoulton@moultonslaw.com staff@moultonslaw.com
Roger Fay	on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Migdalia Espinet

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4148

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-02874-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Migdalia Espinet

2/21/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.